

① Liability Ins-
covers bodily injury & *
property damage

⑤ 25/100

100/300

\$25,000
Pay for
1 injured person

\$100,000
Pay for 2+
injured people

② Comprehensive -

- fire
- vandalism
- theft
- etc.

2008 Accord

2010

③ Collision-

- for repairs due to an accident

④ Deductible

~~\$500~~ \$400

amt you pay before insurance pays for claim

⑥ Annual Base Premium

- amt of insurance you want
- vehicle
- driver

↖
\$ you pay
each month
6 mos.

⑦ Liability Premium
+ comprehensive
+ collision

⑦ Annual Premium

(Base Premium) × (driver rating factor C)



#

lowest = 1



- ⑨ - age
- gender
- marital status
- type of car
- amt. driven per week
- driver history
- grades / credit score
- drivers ed

* can be individual